

DECLARATION AND POWER OF ATTORNEY

As a below-named joint inventor, I hereby declare that:

My residence, post office address, and citizenship are as recited below next to my respective name.

I believe I am an original, first, and joint inventor of the subject matter that is claimed and for which a patent is sought in the invention entitled **Method Of Evaluating A Portfolio Of Leased Items**, and for which a utility patent application is being filed herewith.

I hereby acknowledge that I have reviewed and understand the contents of the above-identified application, including the claims and drawings.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37 Code of Federal Regulations §1.56. As stated therein, information is material to patentability when it is not cumulative to information already of record in the file of the above-identified application or being made of record in the application, and (1) it establishes, by itself or in combination with other information, a prima facie case of unpatentability of a claim; or (2) it refutes, or is inconsistent with, a position we take in: (i) opposing an argument of unpatentability relied upon by the Office, or (ii) asserting an argument of patentability.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or Inventor's Certificate, or Section 356(a) of any PCT international application that designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or Inventor's Certificate or PCT International application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application	Country	Date Filed	Priority Not Claimed
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>

I hereby claim the benefit under 35 U.S.C. Section 119(e) of any United States provisional application(s) listed below:

Application Serial No.	Date Filed
60/442,491	January 24, 2003

I hereby claim the benefit under 35 U.S.C. Section 120 of any United States applications(s), or Section 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior Unites States or PCT International application in the manner provided by the first paragraph of 35 U.S.C. Section 112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, C.F.R. section 1.56 that became available between the filing date of the prior application and the national or PCT International filing date of this application:

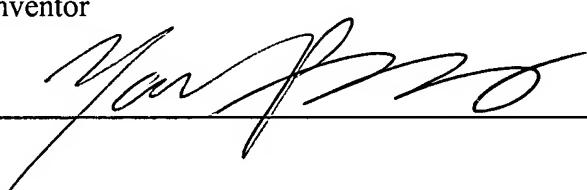
Application Serial No.	Filing Date	Status
		<input type="checkbox"/> Patented <input type="checkbox"/> Pending <input type="checkbox"/> Abandoned
		<input type="checkbox"/> Patented <input type="checkbox"/> Pending <input type="checkbox"/> Abandoned
		<input type="checkbox"/> Patented <input type="checkbox"/> Pending <input type="checkbox"/> Abandoned

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. §1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY: As (a) named inventor(s), I/we hereby appoint the following attorneys and/or agents, with full power of substitution and revocation, to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith: Stephen R. Buckingham (40,538), Glen E. Books (24,950), Joseph M. Geller (48,144), Michael Johannesen (35,557) and Alex R. Pagano (44,994) all of Lowenstein Sandler PC.

SEND CORRESPONDENCE TO:
 GLEN E. BOOKS, ESQ.
 LOWENSTEIN SANDLER PC
 65 Livingston Avenue
 Roseland, NJ 07068-1791
 973-597-2500/973-597-2326

Inventor 1				
FULL NAME OF INVENTOR	Last Name Qi	First Name Thomas		Middle Name J.
RESIDENCE AND CITIZENSHIP	City Mineola	State or Foreign Country NY		Country of Citizenship P.R. China
POST OFFICE ADDRESS	Street 260 Roslyn Rd	City Mineola	State or Country NY	Zip Code 11501
Signature of The Inventor 			Date 6-20-03	

Inventor 1				
FULL NAME OF INVENTOR	Last Name Peng	First Name Yan	Middle Name	
RESIDENCE AND CITIZENSHIP	City Mineola	State or Foreign Country NY		Country of Citizenship P. R. China
POST OFFICE ADDRESS	Street E6 2 FairHeaven Mall	City Mineola	State or Country NY	Zip Code 11501
Signature of The Inventor 			Date 06/20/03	

Inventor 1				
FULL NAME OF INVENTOR	Last Name Mandalaywala	First Name Kirtikumar	Middle Name ISHVERLAL	
RESIDENCE AND CITIZENSHIP	City ALBERTSON	State or Foreign Country NY		Country of Citizenship USA
POST OFFICE ADDRESS	Street 78 McKinley Ave	City ALBERTSON	State or Country NY	Zip Code 11507
Signature of The Inventor <u>Kirtikumar Mandalaywala</u>			Date 6/19/2003	